IN THE CLAIMS

The pending unamended claims are reproduced below.

1. (ORIGINAL) A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

$$
\begin{aligned}
\text{Profit}(a_i) \quad = \quad & \text{Net Interest Revenue (NIR) } (a_i) \\
+ \quad & \text{Other Revenue (OR) } (a_i) \\
- \quad & \text{Direct Expense (DE) } (a_i) \\
- \quad & \text{Indirect Expense (IE) } (a_i) \\
- \quad & \text{Risk Provision (RP) } (a_i)
\end{aligned}
$$

for an account a_i, and

(c) performing one or more earnings calculations in the computer using results from the profitability calculations, as well as shareholder value add attributes and tax adjustment attributes accessed from the database, wherein the earnings calculations comprise:

$$E(a_i) = [\ \text{Profit}(a_i) - \text{SVA}(a_i)\ ] * (1 - \text{EffectiveTaxRate})$$

wherein:

EffectiveTaxRate $= (1 - \text{tax rate}_2) * (\text{tax rate}_1) + \text{tax rate}_2$, tax rate$_1$ and tax rate$_2$ are effective rates, tax rate$_2$ is deducted from income, and tax rate$_1$ is not deducted from income,

- SVA(a_i) = Risk Adjusted Hurdle Rate * Allocated Capital,

Risk Adjusted Hurdle Rate $= \alpha + \beta(a_i) * x$,

α is a risk free rate on capital,

x is a market premium of a Financial Institution's capital relative to the market, and

$\beta(a_i)$ is a function of a cohort of accounts in which a_i is a member.

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2. (ORIGINAL) The method of claim 1, further comprising performing one or more total earnings calculations in the computer using results from the earnings calculations, wherein the total earnings calculations comprise:

$$\text{Total Earnings} = \sum_{i} [\, \text{Earnings}\,(a_i)\,]$$

for all accounts a_i.

3. (ORIGINAL) A system for financial processing, comprising:

a computer;

logic, performed by the computer, for:

    (a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

    (b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

Profit (a_i)	$=$	Net Interest Revenue (NIR) (a_i)
	$+$	Other Revenue (OR) (a_i)
	$-$	Direct Expense (DE) (a_i)
	$-$	Indirect Expense (IE) (a_i)
	$-$	Risk Provision (RP) (a_i)

for an account a_i,

    (c) performing one or more earnings calculations in the computer using results from the profitability calculations, as well as shareholder value add attributes and tax adjustment attributes accessed from the database, wherein the earnings calculations comprise:

$$E(a_i) = [\, \text{Profit}(a_i) - SVA(a_i)\,] * (1 - \text{EffectiveTaxRate})$$

wherein:

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EffectiveTaxRate = $(1 - \text{tax rate}_2) * (\text{tax rate}_1) + \text{tax rate}_2$, tax rate_1 and tax rate_2 are effective rates, tax rate_2 is deducted from income, and tax rate_1 is not deducted from income,

SVA(a_i) = Risk Adjusted Hurdle Rate * Allocated Capital,

Risk Adjusted Hurdle Rate = $\alpha + \beta(a_i) * x$,

α is a risk free rate on capital,

x is a market premium of a Financial Institution's capital relative to the market, and

$\beta(a_i)$ is a function of a cohort of accounts in which a_i is a member.

4. (ORIGINAL) The system of claim 3, further comprising logic for performing one or more total earnings calculations in the computer using results from the earnings calculations, wherein the total earnings calculations comprise:

$$\text{Total Earnings} = \sum_i \left[\text{Earnings}(a_i) \right]$$

for all accounts a_i.

5. (ORIGINAL) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

Profit (a_i)	=	Net Interest Revenue (NIR) (a_i)
	+	Other Revenue (OR) (a_i)
	-	Direct Expense (DE) (a_i)
	-	Indirect Expense (IE) (a_i)
	-	Risk Provision (RP) (a_i)

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for an account a_i, and

(c) performing one or more earnings calculations in the computer using results from the profitability calculations, as well as shareholder value add attributes and tax adjustment attributes accessed from the database, wherein the earnings calculations comprise:

$$E(a_i) = [\text{Profit}(a_i) - SVA(a_i)] * (1 - \text{EffectiveTaxRate})$$

wherein:

EffectiveTaxRate $= (1 - \text{tax rate}_2) * (\text{tax rate}_1) + \text{tax rate}_2$, tax rate$_1$ and tax rate$_2$ are effective rates, tax rate$_2$ is deducted from income, and tax rate$_1$ is not deducted from income,

$SVA(a_i) = \text{Risk Adjusted Hurdle Rate} * \text{Allocated Capital}$,

Risk Adjusted Hurdle Rate $= \alpha + \beta(a_i) * x$,

α is a risk free rate on capital,

x is a market premium of a Financial Institution's capital relative to the market, and

$\beta(a_i)$ is a function of a cohort of accounts in which a_i is a member.

6. (ORIGINAL) The article of manufacture of claim 5, further comprising performing one or more total earnings calculations in the computer using results from the earnings calculations, wherein the total earnings calculations comprise:

$$\text{Total Earnings} = \sum_i [\text{Earnings}(a_i)]$$

for all accounts a_i.

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